

***Exhibit 8***

OFFICE LOCATION:

Mission Viejo:  
26060 Acero Pkwy Ste 115, Mission  
Viejo, CA 92691  
Phone: (800) 489.6038  
Fax: (800) 791.4915



CONSUMER CARE  
LAW GROUP  
*Consumer focused. Result driven.*

ATTORNEY:

Michael Wallace Johnson  
mike@consumercarelaw.com

May 21, 2013

VIA FACSIMILE: 866-282-5682

Michelle Diggs, Supervisor  
Laquasha Smith  
Chase Fulfillment Center  
P. O. Box 469030  
Glendale, CO 80246

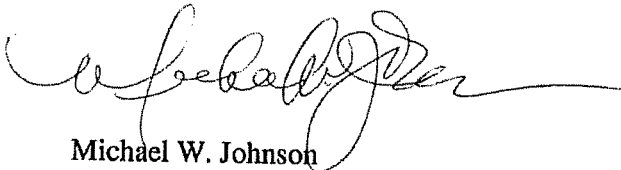
Re: Loan Number: 5304276446  
Client Name: Penaloza, Noemi  
Address: 11332 Youngworth St.  
Culver City, CA 90230

Dear Ms. Diggs and Ms. Smith,

Please know that we have attempted to call Laquasha Smith our Customer Relationship Manager assigned to the Noemi Penaloza file on several occasions and Ms. Smith did not call back on any of the calls we did on the following dates: May 6, 2013, May 17, 2013 and May 20, 2013 we called Ms. Smith and left a voice message for a call back on those occasion and did not receive a call back on any of those days. On May 17, Ms. Smith did answer the call and simply stated she could not speak to us as an entity and did not elaborate as to why that was and promptly terminated that call.

Additionally, I followed up with Ms. Diggs yesterday and was told the same thing. I am enclosing our third party authorization for your reference and to confirm our scheduled call for Today between 3pm - 4pm PST at phone number (800) 489-6038. We ask you please contact us as soon as possible and provide status on the loan modification request for Ms. Penaloza.

Sincerely,



Michael W. Johnson  
Cc: Client  
Enclosure: Authorization